

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

EBONY N. SMITH

Debtor(s)

Case No. 20-21383GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2020.
- 2) The plan was confirmed on 07/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/10/2020, 11/24/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/20/2023.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$71,180.00.
- 10) Amount of unsecured claims discharged without full payment: \$7,508.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$106,198.84
Less amount refunded to debtor \$786.93

NET RECEIPTS: \$105,411.91

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,785.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,952.54
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,737.54

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	4,370.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,870.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,948.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,904.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Secured	1,072.00	895.72	895.72	895.72	0.00
AMERICAN FIRST FINANCE	Unsecured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	27,281.00	26,366.65	26,366.65	26,366.65	2,582.33
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	593.00	531.17	531.17	531.17	0.00
COLLECTION SERVICE CENTER INC	Unsecured	911.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	8,157.00	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	0.00	7,580.86	0.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	198.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	483.00	785.67	785.67	785.67	0.00
EAST SUBURBAN SPORTS MEDICAL	Unsecured	1,300.00	1,835.00	1,835.00	1,835.00	0.00
ECMC(*)	Unsecured	3,576.00	3,603.39	1,075.00	1,075.00	0.00
ECMC(*)	Unsecured	2,385.00	2,402.80	1,075.00	1,075.00	0.00
ECMC(*)	Unsecured	7,328.00	10,382.82	1,075.00	1,075.00	0.00
ECMC(*)	Unsecured	4,886.00	16,191.12	1,075.00	1,075.00	0.00
H & R BLOCK++	Unsecured	350.00	NA	NA	0.00	0.00
H & R BLOCK++	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	667.47	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,088.15	0.00	0.00	0.00
ONE MAIN FINANCIAL GRP LLC - A/S	Unsecured	2,574.00	2,495.03	2,495.03	2,495.03	0.00
PA TURNPIKE TOLL BY PLATE	Unsecured	1,620.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	104,538.00	107,856.61	0.00	31,391.02	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	8,597.36	8,597.36	8,597.36	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	4,429.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	44,807.00	32,580.13	1,075.00	1,075.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Secured	NA	3,347.14	3,347.14	3,347.14	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	40.88	40.88	40.88	0.00
SCOLOPAX LLC	Unsecured	NA	338.22	338.22	338.22	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC HEALTH SERVICES	Unsecured	3,210.19	7,061.27	7,061.27	7,061.27	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,721.36	1,721.36	1,721.36	0.00
USX FEDERAL CREDIT UNION*	Unsecured	582.00	456.22	456.22	456.22	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	256.59	256.59	256.59	0.00
WILKINSBURG-PENN JT WATER AUTI	Secured	505.12	NA	505.12	505.12	92.62

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$31,391.02	\$0.00
Mortgage Arrearage	\$8,597.36	\$8,597.36	\$0.00
Debt Secured by Vehicle	\$26,366.65	\$26,366.65	\$2,582.33
All Other Secured	\$4,747.98	\$4,747.98	\$92.62
TOTAL SECURED:	\$39,711.99	\$71,103.01	\$2,674.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,896.41	\$20,896.41	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,737.54</u>	
Disbursements to Creditors	<u>\$94,674.37</u>	
TOTAL DISBURSEMENTS :		<u>\$105,411.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.